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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	09820804
Filing Date	2001-03-30
First Named Inventor	Bill Kitchen
Art Unit	3624
Examiner Name	Hani Kazimir
Attorney Docket Number	23952-0034

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Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	5696902		1997-12-09	Leclercq, et al.	
	2	5892900		1999-04-06	Ginter, et al.	
	3	6023684		2000-02-08	Pearson	
	4	6029141		2000-02-22	Bezos, et al.	
	5	6029147		2000-02-22	Horadan, et al.	
	6	6031625		2000-02-29	Sherman, et al.	
	7	6055510		2000-04-25	Henrick, et al.	
	8	6058380		2000-05-02	Anderson, et al.	

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	9	6292788		2001-09-18	Roberts, et al.	
	10	6393415		2002-05-21	Getchins, et al.	
	11	5724424		1998-03-03	Gifford	

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	1	97/41537	WO	A2	1997-11-06	VERIFONE, INC., WILLIAMS, Humphrey, et al.		<input type="checkbox"/>

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	1	Open Financial Exchange Specification 1.0.2, May 30, 1997, 1997 CheckFree Corporation, Intuit Inc., Microsoft Corporation, pages 1-302.	<input type="checkbox"/>

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	2	"Checkfree delivers e-bill," Internet Week, September 30, 1996.	<input type="checkbox"/>
	3	"Utilities, phone companies pilot electronic billing," Item Processing Report, November 7, 1996.	<input type="checkbox"/>
	4	"Utilities adopt web bill payment plans," Computer World, August 25, 1997.	<input type="checkbox"/>

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- See attached certification statement.
- Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.
- None

### SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Malvern U. Griffin/	Date (YYYY-MM-DD)	2007-04-27
Name/Print	Malvern U. Griffin III	Registration Number	38899

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